

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
9 August 2001 (09.08.2001)

PCT

(10) International Publication Number  
**WO 01/57772 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 17/60**

(21) International Application Number: PCT/US01/03752

(22) International Filing Date: 5 February 2001 (05.02.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
06/180,559 4 February 2000 (04.02.2000) US  
60/180,452 4 February 2000 (04.02.2000) US

(71) Applicant and

(72) Inventor: **MERSKY, Dean** [US/US]; 6509 Wandemere Road, Malibu, CA 90265 (US).

(74) Agent: **FISH, Robert**; Fish & Associates, LLP, 1440 N. Harbor Blvd., Suite 706, Fullerton, CA 92835 (US).

(81) Designated States (national): CA, US.

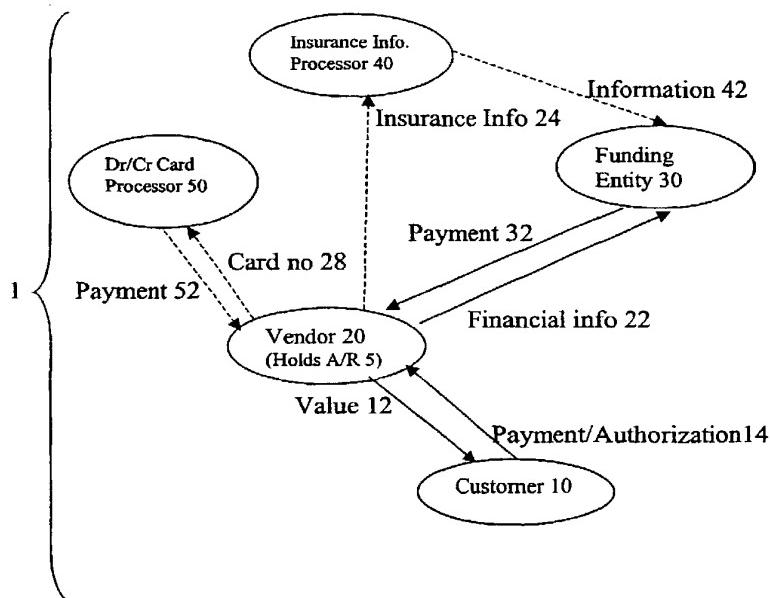
(84) Designated States (regional): European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR).

**Published:**

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: ELECTRONIC PAYMENT SYSTEMS AND METHODS



**WO 01/57772 A1**

(57) Abstract: A third party (30) provides a vendor (20) with immediate payment (32), bills the customers (10), while still providing the vendor (20) with a substantial upside benefit for customers (10) that settle their accounts in a desirable fashion. The methods and systems can be conveniently implemented using an improved hand carried electronic transaction device that concurrently displays different first and second account codes. The methods and systems are contemplated to be particularly useful for doctors, dentists, and other professionals.